

**Information to identify the case:**

Debtor 1	<u>James Atkins</u>	Social Security number or ITIN	xxx-xx-5724
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Sherry Lynn Atkins</u>	Social Security number or ITIN	xxx-xx-3186
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-14179-MBK			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

James Atkins

Sherry Lynn Atkins

6/8/17

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 James Atkins  
 Sherry Lynn Atkins  
 Debtors

Case No. 16-14179-MBK  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 43

Date Rcvd: Jun 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 10, 2017.

db/jdb  
 cr +James Atkins, Sherry Lynn Atkins, 335 Bunting Ave, Trenton, NJ 08611-3205  
 Santander Bank, N.A., Gross McGinley, LLP, c/o Loren L Speziale, 33 South Seventh Street,  
 PO Box 4060, Allentown, PA 18105-4060  
 516041900 +Best Buy, PO Box 9001007, Louisville, KY 40290-1007  
 516105132 +Brixmor GA Dover Park Plaza LLC, c/o Dana S. Plon, Esquire, Sirlin Lesser & Benson, P.C.,  
 123 South Broad Street, Suite 2100, Philadelphia, PA 19109-1042  
 516041901 +Brixmor Property Group, One Fayette St., Suite 150, Conshohocken, PA 19428-2081  
 516041902 Capital One, PO Box 71107, Charlotte, NC 28272-1107  
 516041904 Citi Cards, PO Box 9001037, Louisville, KY 40290-1037  
 516041907 +Edwin Lightig, 3527 Mt. Diablo Blvd., #310, Lafayette, CA 94549-3815  
 516226011 +Krista Freitag, Att: Allen Matkins Leck Gamble, 515 S Figueroa St 9th Fl,  
 Los Angeles, CA 90071-3301  
 516569126 +Krista Freitag, At: Yale K Kim, 865 S Figueroa St, St 2800, Los Angeles, CA 90017-2543  
 516041910 +Margaret Grobner, Trustee, Grobner Trust, 7114 W. Dove Court, Milwaukee, WI 53223-2766  
 516041916 +Santander Bank, 1130 Berkshire Blvd, Floor 3, Reading, PA 19610-1242  
 516156043 Santander Bank, N.A., c/o Loren L. Speziale, Esquire, Gross, McGinley, LLP,  
 33 South 7th Street, PO Box 4060, Allentown, PA 18105-4060  
 516041917 Sears Card, PO Box 78051, Phoenix, AZ 85062-8051  
 516041919 TD Bank, PO Box, Lewiston, ME 04243

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2017 22:25:47 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 08 2017 22:25:43 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516058404 EDI: GMACFS.COM Jun 08 2017 22:08:00 Ally Capital, PO Box 130424,  
 Roseville, MN 55113-0004  
 516041899 +EDI: GMACFS.COM Jun 08 2017 22:08:00 Ally Financial, 200 Renaissance Center,  
 Detroit, MI 48243-1300  
 516276271 +EDI: BASSASSOC.COM Jun 08 2017 22:08:00 Cavalry SPV I, LLC, c/o Bass & Associates, P.C.,  
 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083  
 516041903 EDI: CHASE.COM Jun 08 2017 22:08:00 Chase, PO Box 15153, Wilmington, DE 19886-5153  
 516061156 EDI: DISCOVER.COM Jun 08 2017 22:08:00 Discover Bank, Discover Products Inc.,  
 PO Box 3025, New Albany, OH 43054-3025  
 516041905 EDI: DISCOVER.COM Jun 08 2017 22:08:00 Discover Card, PO Box 71084,  
 Charlotte, NC 28272-1084  
 516041906 EDI: DISCOVERPL Jun 08 2017 22:08:00 Discover Personal Loans, PO Box 6105,  
 Carol Stream, IL 60197-6105  
 516041906 E-mail/Text: dplbk@discover.com Jun 08 2017 22:26:08 Discover Personal Loans, PO Box 6105,  
 Carol Stream, IL 60197-6105  
 516094954 +EDI: DISCOVERPL Jun 08 2017 22:08:00 Discover Personal Loans, POB 30954,  
 Salt Lake City, UT 84130-0954  
 516094954 +E-mail/Text: dplbk@discover.com Jun 08 2017 22:26:08 Discover Personal Loans, POB 30954,  
 Salt Lake City, UT 84130-0954  
 516041908 EDI: USBANKARS.COM Jun 08 2017 22:08:00 Fulton Bank, PO Box 790408,  
 Saint Louis, MO 63179-0408  
 516287264 EDI: RESURGENT.COM Jun 08 2017 22:08:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNBM, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516158938 E-mail/Text: camanagement@mtb.com Jun 08 2017 22:25:34 Lakeview Loan Servicing, LLC,  
 c/o M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840  
 516041909 E-mail/Text: camanagement@mtb.com Jun 08 2017 22:25:34 M&T Bank, 1 Fountain Plaza,  
 Buffalo, NY 14203-1420  
 516288274 EDI: AGFINANCE.COM Jun 08 2017 22:08:00 ONEMAIN FINANCIAL GROUP,LLC, PO BOX 70912,  
 CHARLOTTE, NC 28272-0912  
 516041911 EDI: AGFINANCE.COM Jun 08 2017 22:08:00 One Main Financial, PO Box 183172,  
 Columbus, OH 43218-3172  
 516290129 +EDI: AGFINANCE.COM Jun 08 2017 22:08:00 OneMain Financial Group LLC, 605 Munn Rd,  
 Ft Mill, SC 29715-8421  
 516207201 +EDI: AGFINANCE.COM Jun 08 2017 22:08:00 OneMain Financial Group, LLC as servicer for Wells,  
 6801 Colwell Blvd, Mail Stop: NTSB: 1310, IRVING, TX 75039-3198  
 516041913 +EDI: WFNNB.COM Jun 08 2017 22:08:00 Overstock, PO Box 659707,  
 San Antonio, TX 78265-9707  
 516296755 EDI: PRA.COM Jun 08 2017 22:08:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
 POB 41067, Norfolk VA 23541  
 516296757 EDI: PRA.COM Jun 08 2017 22:08:00 Portfolio Recovery Associates, LLC,  
 c/o Elan Fulton Bank, POB 41067, Norfolk VA 23541  
 516296750 EDI: PRA.COM Jun 08 2017 22:08:00 Portfolio Recovery Associates, LLC,  
 c/o Sears Premier Card, POB 41067, Norfolk VA 23541  
 516041914 +E-mail/Text: ed@gladvisory.com Jun 08 2017 22:26:23 Pension Income, LLC, 7777 Center Ave,  
 Suite 375, Huntington Beach, CA 92647-9134

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 43

Date Rcvd: Jun 08, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516118659 EDI: Q3G.COM Jun 08 2017 22:08:00 Quantum3 Group LLC as agent for, Comenity Capital Bank,  
PO Box 788, Kirkland, WA 98083-0788  
516162969 EDI: AGFINANCE.COM Jun 08 2017 22:08:00 SPRINGLEAF FINANCIAL SERVICES, P.O. BOX 3251,  
EVANSVILLE, IN 47731-3251  
516041918 EDI: AGFINANCE.COM Jun 08 2017 22:08:00 Springleaf Financial, 601 NW 2nd St.,  
Evansville, IN 47708  
516158202 +E-mail/Text: n.miller@santander.us Jun 08 2017 22:26:36 Santander Bank, 601 Penn St,  
Reading, PA 19601-3544  
516282943 EDI: ECAST.COM Jun 08 2017 22:08:00 eCAST Settlement Corporation, PO Box 29262,  
New York NY 10087-9262

TOTAL: 30

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Brixmor GA Dover Park Plaza LLC, c/o Dana S. Plon, Esquire, Sirlin Lesser & Benson, P.C.,  
123 South Broad Street, Suite 2100, Philadelphia, PA 19109-1042  
516041912\* One Main Financial, PO Box 183172, Columbus, OH 43218-3172  
516041915\* +Pension Income, LLC, 7777 Center Ave, Suite 375, Huntington Beach, CA 92647-9134  
516395032\* +Santander Bank, 601 Penn St, Reading, PA 19601-3544

TOTALS: 0, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 10, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 8, 2017 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Dana S. Plon on behalf of Creditor Brixmor GA Dover Park Plaza LLC dplon@sirlinlaw.com  
Denise E. Carlon on behalf of Creditor Lakeview Loan Servicing, LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
John Michael McDonnell jmcdonnell@mchfirm.com, jcohen@mchfirm.com;NJ95@ecfcbis.com  
Loren L. Speziale on behalf of Creditor Santander Bank, N.A. lspeziale@grossmcginley.com,  
jkacsur@grossmcginley.com;epellegrino@grossmcginley.com  
Mark Kriegel on behalf of Debtor James Atkins mkriegel@kriegellaw.com  
Mark Kriegel on behalf of Joint Debtor Sherry Lynn Atkins mkriegel@kriegellaw.com  
TOTAL: 7